

Flood insurance covers only **actual** cash value, not replacement cost of contents.

Replacement cost insurance is available for some structures.

Items outside are not covered. Items stored **inside** a structure above ground/grade are covered by contents flood insurance.

Garage may require a separate flood policy, but usually 10% of the principal dwelling's flood insurance automatically applies to a detached garage at same address.

Portable storage units and their contents are not covered by flood insurance.

Auto coverage requires **comprehensive** auto insurance.

Basement contents, including wall finishes (e.g. panelling) **not covered**.

Furnace and water heater covered by structure insurance.

Washer and dryer covered by contents insurance.

Sump pump failure & sewer back-up can be covered by a rider on homeowners policy.

Flood Insurance: What It Covers and What It Doesn't

- Homeowners Insurance is not flood insurance. Flood insurance must be purchased separately.
- Each structure requires a separate flood policy. However, you need only one contents policy.
- See your insurance agent for specific information.



Covered by
structure flood
insurance



Covered by
contents flood
insurance



NOT covered by
flood insurance